

## **Role of Self-Help Groups (SHGs) in Deori Women's Empowerment and Awareness of Recent Government Schemes of Assam**

**Chandra Kanta Patir<sup>1</sup>, Mahendra Hazarika<sup>2</sup>, Ratna Pradhan<sup>3</sup>, and Syamanta Hazarika<sup>4</sup>**

**Review: 05/04/2025**

**Acceptance: 25/05/2025**

**Publication:12/06/2025**

### **Abstract**

Self-Help Groups (SHGs) serve as effective instruments for poverty alleviation, women's empowerment, and grassroots development across regions worldwide, especially in developing nations such as India. This study explores the role of SHGs in enhancing the socio-economic and political empowerment of Deori women in the Narayanpur Development Block of Lakhimpur district, Assam. Based on primary data collected from 60 respondents through convenience and multistage sampling methods, the findings reveal that SHGs significantly contribute to building self-confidence, improving decision-making, income independence, and political participation among women. However, gaps persist in access to training, adult education, and awareness of government schemes. Although most respondents were aware of popular schemes like Orunodoi, a majority remained unaware of others such as Swanirbhar Nari and Sarathi. The study concludes that SHGs have a transformative impact on women's lives, but further intervention is needed to overcome socio-educational barriers and enhance awareness of government initiatives.

**Keywords:** SHGs, Empowerment, Socio-economic, Political, Deori, Schemes

### **1. Introduction:**

The Deori community is one of the major indigenous communities found in Assam. Deori community peoples are also found in Arunachal Pradesh and Nagaland states of India. They belong to the Sino-Tibetans family of Mongoloid stock. The Deori tribe has a unique cultural heritage, identity, belief and customs. They also have rich economic activities and livestock. Deori people mainly engage in agricultural activities; grow crops such as mustard oil, rice, and vegetables; and rear livestock such as goats, cows, buffalos, pigs, hens, and ducks for dairy and meat production to improve their economic stability and empowerment. Deori people are also engaging in handicrafts such as weaving and bamboo crafts to increase their employment activities and socioeconomic empowerment.

Deori women also engage in various activities, such as weaving, tailoring, poultry, vegetable shops, grocery shops, tea shops, and hotels, to improve their empowerment. Self-help groups (SHGs) serve as effective instruments for poverty alleviation combined with women's empowerment and grassroots development across various regions worldwide, especially developing nations such as India. SHGs are very important for women's empowerment and can help them acquire self-supportive life and national development power, especially for rural women (Sarma, M. 2013). SHGs represent small informal groups of mainly female members who unite under principles of mutual support by using shared savings for microcredit and work together through cooperative efforts. Through their existence for the last several decades, SHGs have helped marginalized groups

<sup>1</sup> Research scholar, Department of Economics, Madhabdev University, Narayanpur, Lakhimpur-784164, Assam

<sup>2</sup> Associate professor, Department of Economics, Madhabdev University, Narayanpur, Lakhimpur-784164, Assam

<sup>3</sup> Guest faculty, Department of Economics, Madhabdev University, Narayanpur, Lakhimpur-784164, Assam

<sup>4</sup> Associate professor, Department of History, Madhabdev University, Narayanpur, Lakhimpur-784164, Assam

achieve economic freedom while improving financing access and establishing new skills. SHGs include 10 to 20 members in a group. Empower is a multidimensional process that can help people realize their identity and rights to live in their life (Islam & Sarma, 2014). Women's empowerment means enabling women to control their own lives make their own decisions and claim their rights and freedoms. It involves promoting gender equality, challenging patriarchal norms and stereotypes, and supporting women's autonomy and self. The term women's empowerment describes a system in which women gain full authority to make personal decisions that benefit themselves and society at large (Saikia, P. 2016).

## **2. Literature Review:**

**Nayak & Mahanta (2009)** noted that NGOs and MFIs help strengthen the economy of women by providing training along with low-cost financial support. Furthermore, researchers have discovered that SHGs support the financial independence of women members by helping them form capital, make little savings and combat poverty, illiteracy and unemployment, among others. They noted that SHGs are the main way to help rural women improve their financial and social conditions.

**Sarma (2013)** examined the socioeconomic status of rural women and the satisfaction level of SHG members in their activities. He reported that the majority of the respondents of women who participated in SHGs in the study area fell within the 21–40 age group. The study revealed that most of the respondents had attained education at the secondary level or higher. A large portion of SHGs members are either unemployed or self-employed within the unorganized sector. He also reported that the income levels of SHGs increased following their involvement in activities. Most of the respondents expressed a high level of satisfaction with the activities carried out by the SHGs in the study area.

**Sonowal (2013)** studied the effect of education on ST and SC women in rural areas of Sonitpur District and studied 40 samples (20 samples from STs and 20 from SCs). After studying, 52.5 percent were illiterate, 22.5 percent were school educated, 17.5 percent were matriculates, and 5 percent were graduates. A total of 97.5% of the ST and SC women were engaged in agriculture. He also reported that village girls were very far from the facilities of proper education. The village women were lagging behind the uplift of women's empowerment, such as education, economic, social, decision-making, judicial, and political aspects. Moreover, they were also lagging behind general awareness, communication skills, health and family welfare aspects, etc., for the uplift of women's empowerment with respect to women in general.

**Islam & Sarma (2014)** studied the outcomes of the socioeconomic fronts of women involved in SHGs activities. After being studied, they reported that govt. Officials do not adequately monitor or evaluate the activities of SHGs. The different attitudes of these officials emerged as a significant motivated factor for the effective functioning of the SHG members. They also observed that some members of the SHGs showed little interest in planning for the group's long-term sustainability. Moreover, many group members lack the necessary managerial and operational skills to successfully run group activities. They revealed that skill acquisition and practical outcomes are attributed to the lack of collateral support and proper guidance needed to initiate activities. They also revealed that, owing to the absence of voluntary organization, NGOs and other supporting institutions in the study area appear to be other limiting factors, reducing the motivation among members to engage actively in groups.

**Sarania (2015)** reported that most of the respondents were between 25 and 45 years old, had a primary education, and were predominantly married. Most of the respondents argued that after joining the SHGs,

members engaged in a variety of income-generating activities. The results revealed that economic indicators such as income, number of employment days, and savings of the SHGs members increased. He stated that the majority of the respondents experienced an increase in income, number of employment days, and savings after joining SHGs compared with their situation beforehand.

**Saikia (2016)** studied whether women were empowered by the SHGs they had engaged in. For this study, 40 samples from 4 groups (10 samples each) were collected from the literature. After analysis, she reported that among illiterate women, the impact of empowerment has been particularly significant. Approximately 66.67% of illiterate women reported an increase in their income through their participation in SHGs. Among the total sample, 95 percent were found to contribute to family expenses compared with 100 percent among illiterate women. Specifically, all illiterate women surveyed were involved in bearing family expenses. In terms of family decision-making, literate women showed greater participation, with 92.13 percent actively involved. Empowerment was also reflected in women's ability to make personal decisions, with 65 percent of women reporting making decisions independently. However, participation in social and community activities was found to be relatively low, with only 35 percent of women engaging in social or neighboring involvement, indicating that empowerment in this area is still lacking. Progress was noted regarding domestic violence, as 75% of women reported not being victims of such violence. She also reported that 72.5 percent of women associated with SHGs enjoy complete freedom to work outside their homes.

**Borah & Boro (2022)** reported that the income level of the majority of respondents increased after they joined the SHGs in the study area. They also stated that SHGs can play an important role in women's empowerment economically in the study area.

**Islam & Brahmachary (2023)** reported that a large majority (81 percent) of SHG respondents are engaged in social service activities. They also reported that most of the respondents carried out their activities to mobilize the community around women's issues (56 percent), raising their voices against social problems and assisting those in need (65 percent), participating in decisions on local political matters (50 percent), deciding to vote in elections (88 percent) and addressing personal issues of group members (99 percent).

**J. Roley et al. (2024)** explained the impact of SHGs on women's empowerment and examined sustainable development among women, including the creation of SHGs. The findings of the present study suggest that measures of SHGs are mature for making important decisions related to finance, gender equality, and other areas. They are also capable of maintaining accurate records of their transactions and have a good understanding of the rules and regulations associated with SHGs, banking procedures, financial aid, and loans. They also reported that women's participation in SHGs not only contributes significantly to societal development but also helps generate employment opportunities within the community.

A literature review revealed that many researchers have studied women's empowerment in the state of Assam as well as in the country. However, until now, no researchers have studied the impact of self-help groups (SHGs) on Deori women's empowerment in the Narayanpur Development Block, Lakhimpur, Assam. The significance of the present study is that the maximum number of Deori people lived long ago in this area.

### **3. Research methodology:**

For this study, 60 samples were collected via convenience and multistage sampling methods from the Narayanpur Development Block, Lakhimpur. To fulfill the objectives of the research, data were collected from primary and secondary sources. The primary data were collected from the respondents to fulfill the objective



analysis by using well-structured questionnaires and some quality questionnaires and surveys or interviews. The respondents were considered households or individuals. The secondary data were collected from different websites, reports, journals, books, etc.

### 3.1 Objectives of the study

3.1.1. Assessing the impact of self-help groups (SHGs) on the socio-economic and political empowerment of Deori women in the study area.

3.1.2. To examine whether the SHGs household members aware of various government schemes in the study area.

## 4. Results and Discussion

Demographic profile of the respondents

**Table 1: Age level**

Sl. No	Age level (years)	Number of respondents	Percentage
1	Below 25	4	6.7
2	26 -35	12	20
3	36 -45	6	10
4	46 above	38	63.3
		Total=60	Total=100

Source: Field survey

Most of the respondents were 46 years above, i.e., 63.3 percent of the total respondents, followed by the age group between 26 and 35 years (20 percent), the age group between 36 and 45 years (10 percent) and the age group below 25 years (6.7 percent).

**Table 2: Educational qualifications**

Sl. No.	Educational qualification	Number of respondents	Percentage
1	Illiteracy	8	13.3
2	Under HSLC	14	23.3
3	HSLC	22	36.7
4	HS	12	20
5	Graduate	4	6.7
		Total=60	Total=100

Source: Field survey

A total of 36.7 percent of the respondents' educational qualifications were HSLC, followed by HSLC, HS, illiterate and graduate, i.e., 23.3 percent, 20 percent, 13.3 percent and 6.7 percent, respectively.

**Table 3: Occupation**

Sl. No.	Occupation	Number of respondents	Percentage
1	Daily wages	2	3.3
2	House wife	50	83.4
3	Business	6	10
4	Government job	2	3.3

		Total=60	Total=100
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**Source: Field survey**

**83.4** Percent of the respondents were house wives, 3.3 percent had daily wages, 10 percent were businessmen, and 3.3 percent had government jobs.

**Table 4: Marital status**

Sl. No.	Marital status	Number of respondents	Percentage
1	Married	47	78.3
2	Unmarried	5	8.3
3	Widowed	8	13.4
4	Divorced	0	0
		Total=60	Total=100

**Source: Field survey**

83.3 percent of the respondents were married, and 16.7 percent of the respondents were widowed.

#### **4.1 Impact of self-help groups (SHGs) on the socio-economic and political empowerment of Deori women**

Self-help groups (SHGs) play a pivotal role in improving the socioeconomic and political status of women for their empowerment. SHGs help improve the social empowerment of women, such as self-confidence, participation in community activities, awareness of social rights and entitlements, reduced family violence, decision making, etc. Similarly, they also help improve the economic empowerment of women, such as establishing their own source of income, independence in their income, accessing loans/credit from banks and financial institutions, standards of living, accessing adult education, training and skills, etc. Moreover, they also help improve the political empowerment of women, such as participation in local government and politics, participation in village council meetings and public events, awareness of human rights and fundamental duties, confidence in their opinions on public events and leadership quality.

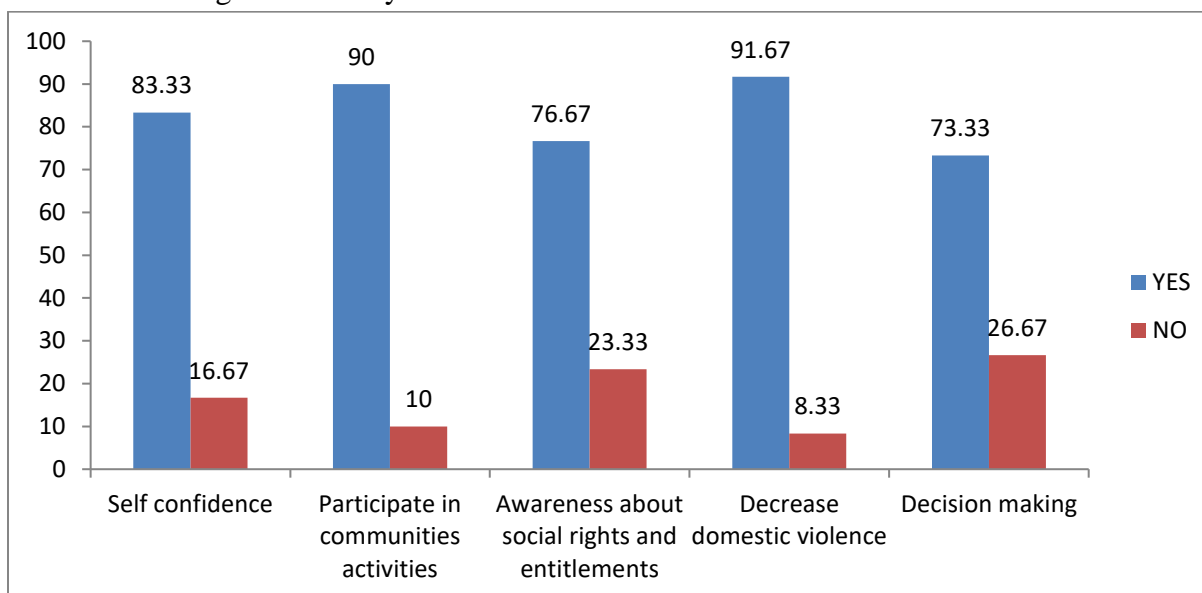
The present study aims to examine the impact of self-help groups (SHGs) in Deori communities on women's empowerment as follows:

**Table 5: Social empowerment**

Sl. No	Social empowerment	Response	Number of the respondents	Percentage of the response
1	Self confidence	Yes	50	83.33
		No	10	16.67
2	Participate in communities activities	Yes	54	90
		No	6	10
3	Awareness about social rights and entitlements	Yes	46	76.67
		No	14	23.33
4	Decrease domestic violence	Yes	55	91.67
		No	5	8.33
5	Decision making	Yes	44	73.33
		No	16	26.67

Source: Field study

Table 5 can be shown diagrammatically as follows:



Source: Field survey

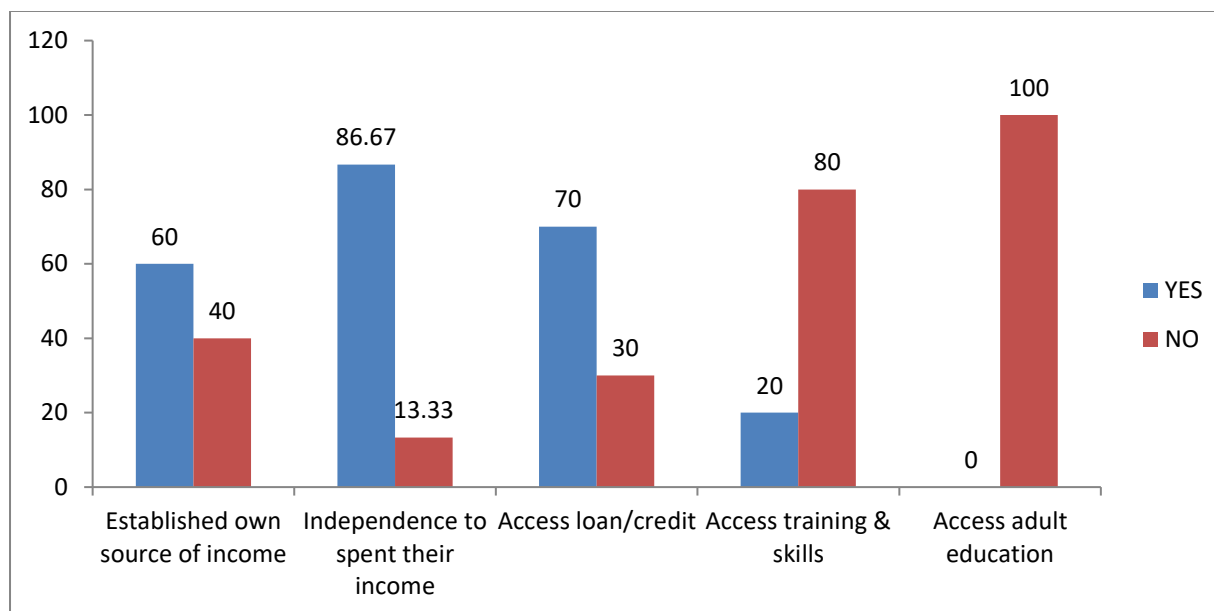
The present study revealed that more than two-thirds of the Deori women (Self-Help Group members) said that their social empowerment factors, such as self-confidence, participation in community activities, awareness of social rights and entitlements, and decision making, improved after joining the SHGs in the study area. Similarly, more than two-third of the respondents also said that their domestic violence in the family decreased after joining the SHGs in the study area.

**Table 6:** Economic empowerment

Sl. No	Economic empowerment	Response	Number of the respondents	Percentage of the respondents
1	Established own source of income	Yes	36	60
		No	24	40
2	Independence to spent their income	Yes	52	86.67
		No	8	13.33
3	Access loan/credit	Yes	42	70
		No	18	30
4	Access training & skills	Yes	12	20
		No	48	80
5	Access adult education	Yes	0	0
		No	60	100

Source: Field study

Table 6 can be shown diagrammatically as follows:



Source: Field study

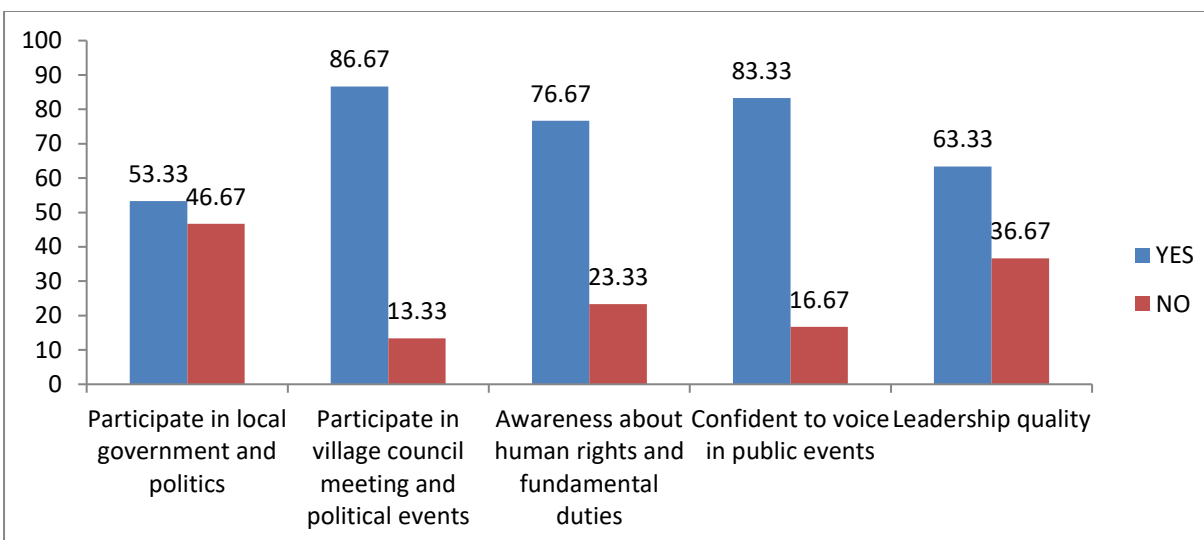
The present study reported that more than two-thirds of the Self-Help Group respondents said that economic empowerment, such as independence to spend their income, access loan/credit, etc. improved after joining the Self-Help Group members in the study area. The present study also revealed that more than half of the respondents said that their own established source of income improved. The study also reported that more than two-thirds of the respondents revealed that their training and skills and access to adult education had not improved after they joined the SHGs in the study area.

**Table 7: Political empowerment**

Sl. No	Political empowerment	Response	Number of respondents	Percentage of the respondents
1	Participate in local government and politics	Yes	32	53.33
		No	28	46.67
2	Participate in village council meeting and political events	Yes	52	86.67
		No	8	13.33
3	Awareness about human rights and fundamental duties	Yes	46	76.67
		No	14	23.33
4	Confident to voice in public events	Yes	50	83.33
		No	10	16.67
5	Leadership quality	Yes	38	63.33
		No	22	36.67

Source: Field study

Table 7 can be depicted diagrammatically as follows:



Source: Field survey

More than two-thirds of the respondents said that their political empowerment qualities, such as participation in village council meetings and political events, awareness of human rights and fundamental duties, and confidence in public events, improved after they joined self-help groups (SHGs) in the study area. The study also revealed that more than half of the respondents said that their participation in local government and politics and leadership quality improved after joining the SHGs.

#### **4.2 Awareness of the various recent government schemes of Assam by the household survey members**

In the last ten years, the Assam government has launched various government schemes for financial assistance, established to own the business and welfare of the people in the overall state. Various schemes have been launched by the Assam government in the last ten years as follows:

**Orunodoi Scheme:** The Assam Government inaugurated the Orunodoi Scheme on October 2, 2020, as part of its public assistance program. The Orunodoi scheme emerged during the Budget speech by Finance Minister Dr. Himanta Biswa Sarma, who is now the chief minister and functions as a core program of Ashtadash Mukuta Unnoyonee Maala to assist approximately 19 lakh poor households throughout Assam. In the first stage, beneficiaries received only Rs. 850 from the scheme and after the amount was increased to Rs 1000. There are 1,000 funds per month through direct benefit transfer (DBT) under this scheme, and they receive funds on the first day of each month. At present, women beneficiaries are receiving Rs. 1250 from the scheme on the first day of the month. The program selects women as the main recipients because it aims to benefit both family health and economic resilience. To date, the number of registered beneficiaries in this scheme is around 47 lakh.

**Arunadhathi Gold Scheme:** This scheme was launched by the Assam government in the financial year 2019--2020 and was effective from 1 January 2020. The main objective of the Arundhati gold scheme is to provide 10 grams of gold as a gift to parents with poor economic backgrounds, whose daughters marry. For this scheme, the Assam government spent Rs 800 cr. annually for society's welfare.

**Kushal Konwar Bridha Pension Scheme:** This scheme was launched with the name Assam freedom fighter Swahid Kushal Konwar by the former Assam chief minister Sarbananda Sonowal in the year 2018, October 2<sup>nd</sup>. The main objective of the scheme is to provide financial assistance to people above 60 years of age in the state.



**Atal Amrit Abhiyan Health Insurance Scheme:** This scheme was launched by the Assam government in 2016 for health insurance, especially for various diseases, such as cancer, kidney disease, brain- and heart-related ailments, cardiovascular disease, neonatal disease and burn injuries. Under this scheme, the Assam government provides insurance and covers up to 2 lakh annually per family.

**Swanirbhar Nari-Atmanirbhar Assam Scheme:** This scheme was launched by the former Assam chief minister Sarbananda Sonowal in the year 2020 for economically poor women in the state. This scheme implements the MGNREGA. This scheme includes various departments of Assam, such as Handloom & Textiles, Agriculture & Horticulture, Assam State Livelihood Mission, Sericulture, Fishery, Environment & Forest, Veterinary and Animal Husbandry. This scheme will help improve women's empowerment and opportunities for self-employment.

**Sarathi—Start-up Assam:** Sarathi-The start-up scheme was launched for first-generation entrepreneurs to provide financial assistants or obtain loans from financial institutions or banks to start their businesses or entrepreneurs. This scheme is also known as the CM start-up scheme. Under this scheme, the government provides a maximum of Rs 10 lakh for beneficiaries to start their entrepreneur or business.

**Assam Abhinandan Education Loan Subsidy Scheme:** Former Assam chief Minister Sarbananda Sonowal launched this scheme in 2019, 26 December. The main objectives of the scheme are to provide financial assistance to a loan for higher education students up to Rs. 5 lakh.

**Swami Vivekananda Assam Youth Employment Scheme:** The Swami Vivekananda Assam Youth Empowerment (SVAYEM) Scheme is a state government initiative aimed at promoting self-employment among the youth of Assam by providing financial support for entrepreneurial ventures in manufacturing, trading, and services. Open to permanent residents above 18 years with at least Class VII education, the scheme offers financial assistance of up to ₹2 lakh, including subsidies and bank loans, to both new and existing entrepreneurs. Beneficiaries must contribute a portion of the project cost and are selected on the basis of eligibility, including not being loan defaulters or past beneficiaries of similar schemes. The application process is online via the official SVAYEM portal.

**Table 11:** Awareness of various Assam government schemes by the survey household members

Sl. No.	Schemes	Response	Number of the respondents	Percentage of the respondents
1	Orunodoi Scheme	Yes	60	100
		No	0	0
2	Arundhati Gold Scheme	Yes	10	16.67
		No	50	83.33
3	Kushal Konwar Bridha Pension Scheme	Yes	56	93.33
		No	4	6.67
4	Atal Amrit Abhiyan Health Insurance Scheme	Yes	38	63.33
		No	22	36.67
5	Swanirbhar Nari-Atmanirbhar Assam Schme	Yes	24	40
		No	36	60

6	Sarathi-The Start up scheme	Yes	6	10
		No	54	90
7	Assam Abhinandan Educational Loan Scheme	Yes	10	16.67
		No	50	83.33
8	Swami-Vivekananda Assam Youth Employment Scheme	Yes	16	26.67
		No	44	73.33

Source: Field study

All the respondents of the SHG family members knew about the Orunodoi scheme. More than two-thirds of the SHG family members know about government schemes such as the Kushal Konwar Bridha Pension Scheme, and more than half of the respondents are aware of Assam government schemes such as the Atal Amrit Abhiyan Health Insurance Scheme in the study area. Only 40 percent of the SHGs family members were known about the Swanirbhar Nari-Atmanirbhar Assam Scheme in the study area. More than two-thirds of the respondent household members have not been aware of various government schemes, such as the Arundhati Gold Scheme, Sarathi-The Start-up Scheme, Assam Abhinandan Educational Loan Scheme and Swami-Vivekananda Assam Youth Employment Scheme, in the study area.

### **Conclusion**

Self-help groups (SHGs) serve as effective instruments for poverty alleviation combined with women's empowerment and grassroots development across various regions worldwide, especially developing nations such as India. It has been concluded that SHGs play an important role in enhancing Deori women's empowerment, such as social empowerment, economic empowerment and political empowerment. However, not all Deori women engage fully in their empowerment activities. Deori women face different challenges, such as a lack of capital, illiteracy, training and skills, and better saving practices. Most Deori women and their family members are not aware of various government schemes launched by the Assam government, such as the Arundhati Gold Scheme, Swanirbhar Nari-Atmanirbhar Assam Scheme, Sarathi-The Start-up Scheme, the Assam Abhinandan Educational Loan Scheme and the Swami-Vivekananda Assam Youth Employment Scheme, in the study area. Even after joining SHGs almost one fourth of the respondents are unable to achieve self confidence, decision making capacity, Leadership quality, Awareness about human rights and fundamental duties and Participate in local government and politics. To overcome these problems govt. will take necessary steps like fundamental Literacy programs to focus on practical Skills, like reading, writing, numeracy etc. Similarly, giving facilities to training and workshops, skill development, mentorship program and arranged awareness programs.

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